



AMGA Guide to Unemployment Assistance

Resources for Members

AMGA

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Overview

The U.S. Congress passed three economic stimulus packages in March 2020 to help individuals and businesses affected by the Coronavirus pandemic. These measures include provisions that increase funding for unemployment insurance programs. The increased funding will enable unemployment programs to expedite application processing and expand unemployment benefits. An overview of the new laws is provided below, followed by instructions on how to apply for unemployment insurance.

[The Families First Coronavirus Response Act](#) provides \$1 billion in 2020 for emergency grants to states for activities related to processing and paying unemployment insurance benefits. To qualify, states must take steps to temporarily ease eligibility requirements. The following eligibility requirements may be eased to make it easier for unemployed workers to access unemployment assistance:

- Work search requirements may be waived
- Waiting periods may be waived
- Increases in employer unemployment insurance taxes may be eliminated if an employer is directly impacted by COVID-19.
- States must also ensure that workers have at least two ways (e.g., online and phone) to apply for benefits, provide information to applicants on how to ensure successful processing of applications, and notify applicants when applications are received and processed.

Note - Employers must notify laid-off workers of potential unemployment insurance eligibility at the time of separation.

[The Coronavirus Aid, Relief, and Economic Security Act](#) further expands unemployment insurance benefits to increase the amount of compensation, the length of time benefits can be received, and other improvements. A brief synopsis is below.

- Eligibility for unemployment assistance is expanded to include self-employed individuals, part-time workers, and independent contractors.
 - Unemployed workers get an additional \$600/week from the federal government on top of the amount paid by the state in which they file. The additional \$600/week will be available through July 31, 2020.
 - Unemployment benefits will be available for an additional 13 weeks beyond the regular number of weeks allowed by the state in which the worker files.
 - The expanded unemployment coverage will be available through December 31, 2020.
 - States can waive the one-week waiting period typically required for all unemployment applicants.
 - States must provide flexibility in the requirement that benefit recipients actively search for work due to COVID-19 concerns.
 - Workers who are able to telework with pay or who are receiving paid leave will not be eligible for unemployment assistance.
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The following guidance on unemployment insurance is cited from the Department of Labor website at <https://www.dol.gov/general/topic/unemployment-insurance>

How Do I File for Unemployment Insurance?

The U.S. Department of Labor's unemployment insurance programs provide unemployment benefits to eligible workers who become unemployed through no fault of their own and meet certain other eligibility requirements.

Unemployment insurance is a joint state-federal program that provides cash benefits to eligible workers. Each state administers a separate unemployment

insurance program, but all states follow the same guidelines established by federal law.

Am I Eligible?

Each state sets its own unemployment insurance benefits eligibility guidelines, but you usually qualify if you:

- Are unemployed through no fault of your own. In most states, this means you have to have separated from your last job due to a lack of available work.
- Meet work and wage requirements. You must meet your state's requirements for wages earned or time worked during an established period of time referred to as a "base period." (In most states, this is usually the first four out of the last five completed calendar quarters before the time that your claim is filed.)
- Meet any additional state requirements. Find details of your [own state's program](#).

How Do I Apply?

To receive unemployment insurance benefits, you need to file a claim with the unemployment insurance program in the state where you worked. Depending on the state, claims may be filed in person, by telephone, or online.

- You should contact your [state's unemployment insurance program](#) as soon as possible after becoming unemployed.
- Generally, you should file your claim with the state where you worked. If you worked in a state other than the one where you now live or if you worked in multiple states, the state unemployment insurance agency where you now live can provide information about how to file your claim with other states.

- When you file a claim, you will be asked for certain information, such as addresses and dates of your former employment. To make sure your claim is not delayed, be sure to give complete and correct information.
- It generally takes two to three weeks after you file your claim to receive your first benefit check.

Guidance on Unemployment Insurance Flexibilities During COVID-19 Outbreak

NOTE: [Check with your state's unemployment insurance program](#) regarding the rules in your state.

Federal law permits significant flexibility for states to amend their laws to provide unemployment insurance benefits in [multiple scenarios related to COVID-19](#). For example, federal law provides states flexibility to pay benefits where:

1. An employer temporarily ceases operations due to COVID-19, preventing employees from coming to work;
2. An individual is quarantined with the expectation of returning to work after the quarantine is over; and
3. An individual leaves employment due to a risk of exposure or infection or to care for a family member.

In addition, federal law does not require an employee to quit in order to receive benefits due to the impact of COVID-19.

Additional Webpages on this Topic

[Office of Unemployment Insurance](#)

- [Data and Statistics](#)

- [Performance Management](#)

[State Unemployment Insurance](#)

- The Federal-State Unemployment Insurance Program provides unemployment benefits to eligible workers who are unemployed through no fault of their own (as determined under state law), and meet other eligibility requirements of state law.

[Disaster Unemployment Assistance](#)

- Disaster Unemployment Assistance provides financial assistance to individuals whose employment or self-employment has been lost or interrupted as a direct result of a major disaster declared by the President of the United States.

[Unemployment Compensation for Federal Employees](#)

- The Unemployment Compensation for Federal Employees program provides benefits for eligible unemployed former civilian federal employees.

[Unemployment Compensation for Ex-Service Members](#)

- The Unemployment Compensation for Ex-Service Members program provides benefits for eligible ex-military personnel.

[Unemployment Insurance Extended Benefits](#)

- Extended Benefits may be available to workers who have exhausted regular unemployment insurance benefits during periods of high unemployment.

[Trade Readjustment Allowances](#)

- Trade Readjustment Allowances are income support to persons who have exhausted Unemployment Compensation and whose jobs were affected by foreign imports.

[Self-Employment Assistance](#)

- Self-Employment Assistance offers dislocated workers the opportunity for early re-employment.

[Unemployment Insurance Improper Payments by State](#)

- The U.S. Department of Labor collaborates with our state partners to identify several robust strategies that focus on the prevention of overpayments and will yield the highest impact in reducing unemployment insurance improper payment rates.

Through [American Job Centers](#), all citizens can access services tailored to their individual needs. This includes employment and job training services, career planning and guidance and much more.

[CareerOneStop](#) provides online tools to assist workers with finding a job, utilizing available training opportunities or conducting career planning. There is no cost to businesses or workers who use this service.

The Department of Labor's toll-free call center can assist workers and employers with questions about job loss, layoffs, business closures, unemployment benefits and job training: 1-877-US-2JOBS (TTY: 1-877-889-5627).

Additional information on topics relevant to the unemployed can be found on the Department of Labor's web interface, [Find It! By Audience - Job Seekers/Unemployed](#).